

Information to identify the case:			
Debtor 1	Barbara Makowska-Tambidao		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Northern District of Illinois		
Case number:	19-35110		
	Social Security number or ITIN	xxx-xx-9476	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	13 12/13/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Barbara Makowska-Tambidao	
2. All other names used in the last 8 years	aka Barbara Makowska	
3. Address	9557 Sumac Rd. Des Plaines, IL 60016	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Tom Vaughn 55 E. Monroe Street, Suite 3850 Chicago, IL 60603	Contact phone 312 294-5900
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 12/16/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<p>January 15, 2020 at 12:30 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Debtors must bring a picture ID and proof of their Social Security Number.</p> <p>Location: 55 East Monroe, Suite 3850, Chicago, IL 60603</p>
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 3/16/20</p> <p>You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 2/21/20</p> <p>Deadline for governmental units to file a proof of claim: Filing deadline: 6/10/20</p> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>
9. Filing of plan	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 2/4/20 at 10:30 AM, Location: 219 South Dearborn, Courtroom 742, Chicago, IL 60604</p> <p>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00</p> <p>Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Barbara Makowska-Tambidao
 Debtor

Case No. 19-35110-CAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: cwardl
 Form ID: 309I

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Dec 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2019.

db +Barbara Makowska-Tambidao, 9557 Sumac Rd., Des Plaines, IL 60016-3817
 28467062 +Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
 28467065 +ICS, Po Box 1010, Tinley Park, IL 60477-9110

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: cutlerfilings@gmail.com Dec 17 2019 02:03:38 David H Cutler,
 Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076

tr +E-mail/Text: bncnotice@tomvaughntrustee.com Dec 17 2019 02:07:35 Tom Vaughn,
 55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764

ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Dec 17 2019 02:06:26 Patrick S Layng,
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
 Chicago, IL 60604-2027

28467053 +E-mail/Text: backoffice@affirm.com Dec 17 2019 02:08:14 Affirm Inc, Affirm Incorporated,
 Po Box 720, San Francisco, CA 94104-0720

28467054 +EDI: GMACFS.COM Dec 17 2019 06:28:00 Ally Financial, Attn: Bankruptcy Dept,
 Po Box 380901, Bloomington, MN 55438-0901

28467055 +EDI: AMEREXPR.COM Dec 17 2019 06:28:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540

28467056 +EDI: TSYS2.COM Dec 17 2019 06:28:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801

28467057 +EDI: DVTM.COM Dec 17 2019 06:28:00 Bridgecrest, 7300 East Hampton Avenue, Suite 100,
 Mesa, AZ 85209-3324

28467058 +EDI: CAPITALONE.COM Dec 17 2019 06:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285

28467059 +EDI: CHASE.COM Dec 17 2019 06:28:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298

28467060 +EDI: WFNNB.COM Dec 17 2019 06:28:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125

28467061 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 17 2019 02:11:29 Credit One Bank,
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873

28467063 +EDI: PHINGENESIS Dec 17 2019 06:28:00 Genesis Bankcard Services,
 Attn: Bankruptcy Department, Po Box 4477, Beaverton, OR 97076-4401

28467064 +EDI: PHINGENESIS Dec 17 2019 06:28:00 Genesis Bc/Celtic Bank, Attn: Bankruptcy,
 Po Box 4477, Beaverton, OR 97076-4401

28467066 +EDI: AGFINANCE.COM Dec 17 2019 06:28:00 OneMain Financial, Attn: Bankruptcy,
 Po Box 3251, Evansville, IN 47731-3251

28467067 +EDI: RMSC.COM Dec 17 2019 06:28:00 Synch/HSN, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060

28467068 +EDI: RMSC.COM Dec 17 2019 06:28:00 Synch/PPC, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060

28472979 +EDI: RMSC.COM Dec 17 2019 06:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

28467069 +EDI: RMSC.COM Dec 17 2019 06:28:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0752-1

User: cwardl
Form ID: 309I

Page 2 of 2
Total Noticed: 22

Date Rcvd: Dec 16, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2019 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Barbara Makowska-Tambidao cutlerfilings@gmail.com,
r48280@notify.bestcase.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Tom Vaughn ecf@tvchl3.net, ecfchi@gmail.com

TOTAL: 3